

Information to identify the case:

Debtor 1	Peter M Zielinski	Social Security number or ITIN	xxx-xx-6839
	First Name Middle Name Last Name	EIN	--
Debtor 2	Michelle R Zielinski	Social Security number or ITIN	xxx-xx-8664
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 14-34130-ABA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Peter M Zielinski

Michelle R Zielinski
aka Michelle R Horner

1/10/20

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Peter M Zielinski
Michelle R Zielinski
DebtorsCase No. 14-34130-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 27

Date Rcvd: Jan 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2020.

db/jdb +Peter M Zielinski, Michelle R Zielinski, 814 Woodland Drive, Millville, NJ 08332-7152
 515198671 +Akron Billing Center, 3585 Ridge Park Dr., Akron, OH 44333-8203
 515198673 +Batastini Orthopedics, 69 Berlin-Haddonfield Road, Cherry Hill, NJ 08034
 515198678 +Center for Diagnostic Imaging, 1540 East Chestnut Ave. Suite 4C, Vineland, NJ 08361
 515198680 +Inspira Medical Center Vineland, 1505 W. Sherman Ave., Vineland, NJ 08360-7059
 515198681 +Lab Corp of America, PO Box 2240, Burlington, NC 27216-2240
 515198682 +Millville Rescue Squad, 600 Cedar Street, Millville, NJ 08332-9415
 515198685 +Quicken Loans, POB 6577, Carol Stream, IL 60197-6577
 518049270 +Quicken Loans Inc., Rebecca A. Solarz, Esquire, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
 515198686 +Reconstructive Orthopedics PA, 994 West Sherman Avenue, Building 1, Vineland, NJ 08360-6937
 515198687 +Vineland EMS, 640 Wood Street Suite 4, Vineland, NJ 08360-3713

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 11 2020 00:31:55 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jan 11 2020 00:31:51 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 515403940 E-mail/PDF: resurgentbknofications@resurgent.com Jan 11 2020 00:35:22 Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 515198672 EDI: BANKAMER.COM Jan 11 2020 04:53:00 Bank of America, PO Box 15019, Wilmington, DE 19886
 515390309 +EDI: WFNNB.COM Jan 11 2020 04:58:00 COMENITY CAPITAL BANK, C/O WEINSTEIN & RILEY, P.S., 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 515198675 +EDI: CAPITALONE.COM Jan 11 2020 04:58:00 Capital One Bank (USA), PO Box 71083, Charlotte, NC 28272-1083
 515198676 +EDI: CHASE.COM Jan 11 2020 04:58:00 Cardmember Service, PO Box 15153, Wilmington, DE 19886-5153
 515198677 +E-mail/Text: ebn@carepayment.com Jan 11 2020 00:32:58 Carepayment, PO Box 2398, Omaha, NE 68103-2398
 515326792 +E-mail/Text: bankruptcy@cavps.com Jan 11 2020 00:32:24 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 515198679 +EDI: DISCOVER.COM Jan 11 2020 04:58:00 Discover, PO Box 71084, Charlotte, NC 28272-1084
 515211988 EDI: DISCOVER.COM Jan 11 2020 04:58:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
 515198683 +E-mail/Text: ebn@nemours.org Jan 11 2020 00:31:49 Nemours NJ Physician Practice, PO Box 530277, Atlanta, GA 30353-0277
 515198684 +EDI: RMSC.COM Jan 11 2020 04:58:00 Pay Pal Credit, PO Box 105658, Atlanta, GA 30348-5658
 515309669 +E-mail/Text: bankruptcyteam@quickenloans.com Jan 11 2020 00:32:28 QUICKEN LOANS INC., 635 WOODWARD AVE., DETROIT, MI 48226-3408
 518051335 +E-mail/Text: bncmail@w-legal.com Jan 11 2020 00:32:08 SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
 518051336 +E-mail/Text: bncmail@w-legal.com Jan 11 2020 00:32:08 SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121, SYNCHRONY BANK, c/o Weinstein & Riley, P.S. 98121-3132

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515198674 ##+Best Buy Credit Services, PO Box 183195, Columbus, OH 43218-3195

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 27

Date Rcvd: Jan 10, 2020

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 12, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2020 at the address(es) listed below:

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
R. A. Lebron on behalf of Creditor QUICKEN LOANS INC. bankruptcy@feinsuch.com
Rebecca Ann Solarz on behalf of Creditor QUICKEN LOANS INC. rsolarz@kmlawgroup.com
Terry Tucker on behalf of Debtor Peter M Zielinski terrytucker@comcast.net
Terry Tucker on behalf of Joint Debtor Michelle R Zielinski terrytucker@comcast.net
TOTAL: 6